



**STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

2000 ANNUAL REPORT

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Commissioner's Message

The Honorable Benjamin J. Cayetano
The Honorable Kathryn S. Matayoshi

Dear Governor Cayetano and Director Matayoshi:

It is my privilege to submit to you the 2000 annual report and directory of state-chartered financial institutions compiled by the Division of Financial Institutions ("DFI").

DFI faced a number of challenges during 2000. After a quiet Year 2000 ("Y2K") Century Date Rollover Weekend, DFI dealt with numerous new federal regulations issued by federal agencies implementing the Gramm-Leach-Bliley Financial Services Modernization Act of 1999 ("GLB"), worked with challenged financial institutions in a slowly recovering Hawaii economy, and prepared for a December re-accreditation on-site examination by the Conference of State Bank Supervisors ("CSBS").

GLB financial privacy laws affect each financial institution in its own unique way. Similar to the Y2K situation, each financial institution must assess its circumstances, formulate appropriate policies, and implement these policies as well as train staff. Escrow depository companies and non-depository financial services loan companies as well as depository financial institutions are impacted by these new privacy regulations. DFI assigned three staff members to educate and assist DFI regulated entities on this privacy challenge. Other new federal regulations have potential preemptive impact on state law, such as sale of insurance by depository financial institutions. DFI is seeking legislative changes to the Code of Financial Institutions and continues to monitor and seek statutory changes as needed.

Based on the recession, a number of depository financial institutions decided to leave business by sale or merger. Unfortunately, in October, the Division closed the Bank of Honolulu and appointed the Federal Deposit Insurance Corporation ("FDIC") as receiver. The FDIC transferred the insured deposits and certain assets to the Bank of the Orient.

In December, CSBS conducted its on-site examination of DFI after review of the DFI comprehensive self-evaluation. DFI successfully received its second renewal of accreditation from CSBS. This re-accreditation signifies that DFI meets the highest professional standards of bank examination and supervision.

Lastly, on a more personal note, DFI welcomes Ms. Sara Teraoka as a new staff member, congratulates Mr. Roy Maeda on his promotion to Licensing and Regulatory Analysis Branch Manager, and congratulates Mr. Melvin Minami, Branch Manager, on his retirement (3 1/2 years with DFI and 30+ years with the FDIC) and thanks him for his years of service to DFI, the Department and the State.

Respectfully submitted,

LYNN Y. WAKATSUKI

Commissioner's Message (Continued)

Commissioner of Financial Institutions

Staff

Staff Changes

Lynn Y. Wakatsuki
Commissioner

Lynne H. Himeda
Deputy Commissioner

Roy M. Maeda
Financial Institution Examiner IV
Licensing and Regulatory Analysis Branch

Mary J. Ueki, Esq.
Staff Attorney

Gary L. Ruby
Regulation Analyst

Secretarial Staff
Karen Y. S. Kaneko
Carol Ann Tanaka
Melanie M. Yoshida

Licensing and Regulatory Analysis Branch Examiners

Francesca C. Gabrielli
Raymond K. Onishi
Myron Tom

Field Examination Branch Supervisor

Randolph M. Kimura

Field Examination Branch Examiners

Lilian L. Cheung
Michael H. Kollmeyer
Jamie T. Morikawa
Charles M. Ng
Sayaka T. Ogg
Wayne K. Oshiro
Walter Y. Sugiura
Sara Teraoka
Kelly F. Tran
Melvin T. Watanabe

Melvyn T. Minami, Examination Branch Manager
retired on November 30, 2000.

Our Mission...

...ensure the safety and soundness of state-chartered financial institutions by fairly administering applicable statutes and rules in order to protect the rights and funds of depositors, borrowers, consumers and other members of the community...

Statement of Condition

State-Chartered Banks

| | 12/31/99 | 12/31/00 |
|--|---------------------|---------------------|
| Number of Banks | 5 | 4 |
| ASSETS | | |
| Loans and Leases ¹ | \$15,437,766 | \$16,732,779 |
| Cash and Due from Banks | 1,365,572 | 1,099,543 |
| Securities | 4,491,629 | 4,292,461 |
| Fixed Assets | 494,914 | 472,097 |
| Other Real Estate | 29,332 | 29,380 |
| Other Assets | 885,942 | 934,139 |
| TOTAL ASSETS | \$22,705,155 | \$23,560,399 |
| LIABILITIES & CAPITAL | | |
| Total Deposits | \$16,107,311 | \$16,741,034 |
| Other Liabilities | 4,599,465 | 4,730,280 |
| Total Liabilities | 20,706,776 | 21,471,314 |
| Capital | 1,998,379 | 2,089,085 |
| TOTAL LIABILITIES & CAPITAL | \$22,705,155 | \$23,560,399 |

(dollar amounts in thousands)

Percentage of:

| | | |
|--------------------------------|--------|--------|
| Equity Capital to Total Assets | 8.80% | 8.87% |
| Total Loans to Total Deposits | 95.84% | 99.95% |
| Total Loans to Total Assets | 67.99% | 71.02% |

¹ Including Fed Funds Sold; Net of Loan Loss Reserve

Statement of Condition

State-Chartered Savings and Loan Associations

| | 12/31/99 | 12/31/00 |
|--|--------------------|-------------------|
| Number of Savings & Loan Associations | 2 | 1 |
| ASSETS | | |
| Mortgage Loans | \$ 731,121 | \$ 220,015 |
| Mortgage Pool Securities | 327,251 | 247,113 |
| All Other Loans | 10,476 | 2,412 |
| Cash | 20,628 | 12,406 |
| Investments | 85,283 | 0 |
| Repossessed Assets | 6,388 | 1,336 |
| Fixed Assets | 6,908 | 3,094 |
| Other Assets | 38,304 | 9,400 |
| TOTAL ASSETS | \$1,226,359 | \$ 495,776 |
| LIABILITIES AND CAPITAL | | |
| Withdrawable Shares | \$ 741,739 | \$ 335,254 |
| Borrowed Money | 389,250 | 122,317 |
| Other Liabilities | 25,698 | 10,647 |
| Total Liabilities | 1,156,687 | 468,218 |
| Capital | 69,672 | 27,558 |
| TOTAL LIABILITIES & CAPITALS | \$1,226,359 | \$ 495,776 |

(dollar amounts in thousands)

Percentage of:

| | | |
|--------------------------------|--------|--------|
| Equity Capital to Total Assets | 5.68% | 5.56% |
| Total Loans to Total Assets | 87.16% | 94.71% |

Statement of Condition

Depository Financial Services Loan Companies

| | 12/31/99 | 12/31/00 |
|---|------------------|------------------|
| Number of Depository Financial Services Loan Companies | 4 | 3 |
| ASSETS | | |
| Loans and Leases ² | \$340,104 | \$305,674 |
| Cash and Due from Banks | 30,321 | 7,300 |
| Securities | 137,811 | 131,351 |
| Fixed Assets | 2,934 | 2,162 |
| Other Real Estate | 4,211 | 2,406 |
| Other Assets | 5,482 | 15,628 |
| TOTAL ASSETS | \$520,863 | \$464,521 |
| LIABILITIES & CAPITAL | | |
| Total Deposits | \$440,540 | \$392,931 |
| Other Liabilities | 25,053 | 18,446 |
| Total Liabilities | 465,593 | 411,377 |
| Capital | 55,270 | 53,144 |
| TOTAL LIABILITIES & CAPITAL | \$520,863 | \$464,521 |

(dollar amounts in thousands)

Percentage of:

| | | |
|--------------------------------|--------|--------|
| Equity Capital to Total Assets | 10.61% | 11.44% |
| Total Loans to Total Deposits | 77.20% | 77.79% |
| Total Loans to Total Assets | 65.30% | 65.80% |

² Net of Loan Loss Reserve.

Directory of State-Chartered Banks

TRADE ASSOCIATION

Hawaii Bankers Association
1000 Bishop Street, Suite 301-B
Honolulu, Hawaii 96813-4203
Tel: (808) 524-5161
Fax: (808) 521-4120

Officers

RICHARD J. DAHL
President
(Bank of Hawaii)

RONALD K. MIGITA
Vice President
(City Bank)

WARREN K. K. LUKE
Secretary/Treasurer
(Hawaii National Bank)

RODNEY R. SHINKAWA
Executive Vice President
(Hawaii Bankers Association)

FEDERAL AGENCY

Federal Deposit Insurance Corporation
Review Examiner (Consumer Affairs / Civil Rights)
25 Ecker Street, Suite 2300
San Francisco, CA 94105

Telephone No.: (415) 546-0160 (San Francisco)
(415) 546-1810 (San Francisco)

NATIONAL BANKS

The Comptroller of the Currency
Regional Administrator of National Banks
Western District
50 Fremont Street, Suite 3900
San Francisco, CA 94105

Telephone No.: (415) 545-5900 (San Francisco)

Directory of State-Chartered Banks

BANK OF HAWAII
 111 South King Street
 Honolulu, Hawaii 96813
 (PO Box 2900, Honolulu, HI 96846-6000)
 Tel (808) 643-3888

Michael E. O’Neil, Chairman of the Board and Chief Executive Officer; **Richard J. Dahl**, President and Chief Operating Officer; **Allan R. Landon**, Vice Chairman, Treasurer and Chief Financial Officer; **Alton T. Kuioka**, Vice Chairman and Chief Lending Officer; **William C. Nelson**, Vice Chairman and Chief Risk Officer; **Mary P. Carryer**, Vice Chairman; **Karl K. Y. Pan**, Executive Vice President; **Victor A. Fresca**, Executive Vice President; **Neal C. Hocklander**, Executive Vice President; **Denis K. Isono**; Executive Vice President; **Joseph T. Kiefer**, Executive Vice President; **Marshall V. Laitsch**, Executive Vice President; **Walter J. Laskey**, Executive Vice President; **Lori L. McCarney**, Executive Vice President; **Scott E. Miller**, Executive Vice President; **James C. Tollefson**, Executive Vice President.

Statement of Condition as of December 31, 2000
 (All figures rounded and in thousands)

Total Assets \$12,573,111

Total Capital \$1,100,241

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|------------------------------|----------------------------|-----------|--------|----------|
| Aikahi Park | 25 Kaneohe Bay Dr | Kaneohe | Hawaii | 96734 |
| Ala Moana | 1441 Kapiolani Blvd | Honolulu | Hawaii | 96814 |
| Chinatown | 101 N King St | Honolulu | Hawaii | 96817 |
| Ewa Beach | 91-775 Papipi Rd | Ewa Beach | Hawaii | 96706 |
| Haleiwa | 66-165 Kamehameha Hwy | Haleiwa | Hawaii | 96712 |
| Hawaii Kai | 7192 Kalaniana'ole Hwy | Honolulu | Hawaii | 96825 |
| Hawaii Kai-Safeway | 377 Keahole St | Honolulu | Hawaii | 96825 |
| International Airport | 300 Rodgers Blvd | Honolulu | Hawaii | 96819 |
| Kahala Mall-Star | 4211 Waialae Ave | Honolulu | Hawaii | 96816 |
| Kailua | 636 Kailua Rd | Kailua | Hawaii | 96734 |
| Kailua-Safeway | 200 Hamakua Dr | Kailua | Hawaii | 96734 |
| Kaimuki | 3600 Waialae Ave | Honolulu | Hawaii | 96816 |
| Kalihi | 1950 N King St | Honolulu | Hawaii | 96819 |
| Kamehameha Shopping Ctr-Star | 1620 N School St | Honolulu | Hawaii | 96817 |
| Kaneohe | 45-1001 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Kaneohe-Safeway | 46-065 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Kaneohe-Star | 46-023 Kamehameha Hwy | Kaneohe | Hawaii | 96734 |
| Kaneohe Bay-Marine Base | 1196 Fifth St KMCBH | Kaneohe | Hawaii | 96734 |
| Kapahulu | 727 Kapahulu Ave | Honolulu | Hawaii | 96816 |
| Kapolei | 91-590 Farrington Hwy #140 | Kapolei | Hawaii | 96707 |

Directory of State-Chartered Banks

| BRANCH – OAHU – cont. | ADDRESS | CITY | STATE | ZIP CODE |
|-----------------------|-----------------------|------------|--------|----------|
| Kapolei-Safeway | 91-590 Farrington Hwy | Kapolei | Hawaii | 96707 |
| Keeaumoku | 1451 S King St | Honolulu | Hawaii | 96814 |
| Laie | 55-510 Kamehameha Hwy | Laie | Hawaii | 96762 |
| Main | 111 S King St | Honolulu | Hawaii | 96813 |
| Manoa | 2752 Woodlawn Dr | Honolulu | Hawaii | 96822 |
| Mapunapuna | 2969 Mapunapuna Pl | Honolulu | Hawaii | 96819 |
| Mililani | 95-221 Kipapa Dr | Mililani | Hawaii | 96789 |
| Mililani-Safeway | 94-780B Meheula Prkwy | Mililani | Hawaii | 96789 |
| Moilili-Star | 2470 S King St | Honolulu | Hawaii | 96826 |
| Pearl City | 850 Kamehameha Hwy | Pearl City | Hawaii | 96782 |
| Pearl Harbor | 98 Bougainville Rd | Honolulu | Hawaii | 96818 |
| Pearlridge | 98-211 Pali Momi St | Aiea | Hawaii | 96701 |
| University | 1010 University Ave | Honolulu | Hawaii | 96826 |
| Wahiawa | 634 California Ave | Wahiawa | Hawaii | 96786 |
| Waiakamilo | 1616 Dillingham Blvd | Honolulu | Hawaii | 96817 |
| Waialaie-Kahala | 4634 Kilauea Ave | Honolulu | Hawaii | 96816 |
| Waianae | 86-120 Farrington Hwy | Waianae | Hawaii | 96782 |
| Waikele | 94-817 Lumiaina St. | Waipahu | Hawaii | 96797 |
| Waikiki | 2220 Kalakaua Ave | Honolulu | Hawaii | 96815 |
| Waikiki-Kaiulani | 120 Kaiulani Ave | Honolulu | Hawaii | 96815 |
| Waimalu | 98-1277 Kaahumanu St | Pearl City | Hawaii | 96782 |
| Waipahu | 94-712 Farrington Hwy | Waipahu | Hawaii | 96797 |
| Waipahu-Safeway | 94-050 Farrington Hwy | Waipahu | Hawaii | 96797 |
| Ward Plaza | 210 Ward Ave | Honolulu | Hawaii | 96814 |

BRANCH – HAWAII

| | | | | |
|--------------|---|------------|--------|-------|
| Hamakua | 45-574 Mamane St | Honokaa | Hawaii | 96727 |
| Kaikoo | 120 Pauahi St | Hilo | Hawaii | 96720 |
| Kamuela | 67-1191 Mamalahoa Hwy | Kamuela | Hawaii | 96743 |
| Kau (Pahala) | Corner of Kamani & Pikake | Pahala | Hawaii | 96777 |
| Kealakekua | Corner of Mamalahoa Hwy & Nani Kupuna Pl | Kealakekua | Hawaii | 96750 |
| Keauhou-KTA | 78-6831 Alii Dr | Kona | Hawaii | 96740 |
| Kohala | Akoni Pule Hwy | Kapaau | Hawaii | 96755 |
| Kona | 75-5595 Palani Rd | Kona | Hawaii | 96740 |
| Kona-KTA | 74-5594 Palani Rd | Kona | Hawaii | 96740 |

Directory of State-Chartered Banks

| BRANCH – HAWAII – cont. | ADDRESS | CITY | STATE | ZIP CODE |
|--------------------------------|--------------------------------------|-------|--------|----------|
| Kona-Safeway | 75-1027 Henry St | Kona | Hawaii | 96740 |
| Pahoa | Corner of Pahoa Govt Rd & Kauhale St | Pahoa | Hawaii | 96778 |
| Puainako-KTA | 50 E. Puainako St | Hilo | Hawaii | 96720 |
| Waiakea | 417 E. Kawili St | Hilo | Hawaii | 96720 |

BRANCH – KAUAI

| | | | | |
|----------------------|----------------------------|-------------|--------|-------|
| Hanapepe | 3764 Hanapepe Rd | Hanapepe | Hawaii | 96716 |
| Kapaa | 1407 Kuhio Hwy | Kapaa | Hawaii | 96746 |
| Kauai Processing Ctr | 4421 Kukui Grove St | Lihue | Hawaii | 96766 |
| Lihue | 4455 Rice St | Lihue | Hawaii | 96766 |
| Poipu | 2360 Kiahuna Plantation Dr | Koloa | Hawaii | 96756 |
| Princeville | 5-4280 Kuhio Hwy | Princeville | Hawaii | 96722 |
| Waimea | 9801 Waimea Rd | Waimea | Hawaii | 96796 |

BRANCH – LANAI

| | | | | |
|-------|--------------|-------|--------|-------|
| Lanai | 460 Eight St | Lanai | Hawaii | 96763 |
|-------|--------------|-------|--------|-------|

BRANCH – MAUI

| | | | | |
|------------------|-------------------------------|----------|--------|-------|
| Hana | Hana Ranch Shopping Ctr | Hana | Hawaii | 96713 |
| Kahana Gateway | 4405 Honoapiilani Hwy | Lahaina | Hawaii | 96761 |
| Kahului | 27 Puunene Ave | Kahului | Hawaii | 96732 |
| Kahului-Safeway | 170 E Kamehameha Ave | Kahului | Hawaii | 96732 |
| Kihei | 1279 S Kihei Rd – Azeka Place | Kihei | Hawaii | 96753 |
| Kihei-Star | 1310 S Kihei Rd | Kihei | Hawaii | 96753 |
| Lahaina | Lahaina Shopping Ctr | Lahaina | Hawaii | 96767 |
| Maui Marketplace | 270 Dairy Rd | Kahului | Hawaii | 96732 |
| Paia-Maui | 35 Baldwin Ave | Paia | Hawaii | 96779 |
| Pukalani | 55 Pukalani St | Pukalani | Hawaii | 96768 |
| Wailuku | 2105 Main St | Wailuku | Hawaii | 96793 |

BRANCH – MOLOKAI

| | | | | |
|---------|--------------------|------------|--------|-------|
| Molokai | 20 B Ala Malama St | Kaunakakai | Hawaii | 96748 |
|---------|--------------------|------------|--------|-------|

Directory of State-Chartered Banks

| BRANCH – ASIA/INTERNATIONAL | ADDRESS | CITY | COUNTRY | ZIP CODE |
|--|--|-------------------------|--|-----------------|
| Hong Kong | 6201 Central Plaza, 18 Harbor Rd | Wan Chai | Hong Kong | |
| Japan - Tokyo | Akasaka Twin Tower Main Building, 8F 17-22 Akasaka, 2-Chome, Chiyoda-ku | Tokyo | Japan | |
| Korea – Seoul | Oriental Chemical Building, 10 th Fl 50, Sokong-Dong, Chung-ku | Seoul | Korea | |
| Philippines – Cebu City Representative Office | Rm 202, Natividad Centrum 1 D. Jakosalem St | Cebu City | Philippines | |
| Philippines – Davao Extension Representative Office | 2/F, Carlos Villa Abrille Bldg J. P. Laurel Ave | Davao City | Philippines | |
| Philippines – Manila Representative Office | 8 th Fl, Metrobank Plaza Sen. Gil J. Puyat Ave | Makati-Metro- Manila | Philippines | |
| Singapore | 77 Robinson Rd, # 10-03 SIA Building | Singapore | Singapore | |
| Taiwan - Taipei | 5 th Fl, 149 Min Sheng East Rd, Sec 2 | Taipei, Taiwan | Republic of China 104 | |
| BRANCH – SOUTH PACIFIC | | | | |
| American Samoa | PO Box 69 | Pago Pago | American Samoa | 96799 |
| Fiji – Country Office | Level 6, Vanua House | Suva | Fiji | |
| Fiji - Lautoka | 15 Naviti St PO Box 6286 | Lautoka | Fiji | |
| Fiji – Nadi | 277 Main St | Nadi | Fiji | |
| Fiji – Suva | 67-69 Victoria Parade GPO Box 273 | Suva | Fiji | |
| BRANCH – WEST PACIFIC | | | | |
| CNMI/Saipan – Garapan | PO Box 500566 | Saipan, MP | Commonwealth of Northern Marianas Islands/Saipan | 96950 |
| CNMI/Saipan - Susupe | Naura Bldg, Beach Rd | Saipan, MP | Commonwealth of Northern Marianas Islands/Saipan | 96950 |
| FSM – Kosrae | PO Box 1071 | Lelu, Kosrae | Federated States of Micronesia | 96944 |
| FSM – Pohnpei | PO Box 280 | Kolonia, Pohnpei | Federated States of Micronesia | 96941 |

Directory of State-Chartered Banks

| Branch – WEST PACIFIC (cont.) | ADDRESS | CITY | COUNTRY | ZIP CODE |
|--|---------------------------------------|-------------------------|-------------------------------------|----------|
| FSM – Yap | PO Box 309 | Colonia, Yap | Federated States of Micronesia | 96943 |
| Guam – Agana | 134 Soledad Ave PO Box BH | Agana | Guam | 96910 |
| Guam – Dededo | Compadres Mall, 562 Harmon Loop Dr | Dededo | Guam | 96912 |
| Guam – Tamuning | 665 S Marine Dr | Tamuning | Guam | 96931 |
| Palau – Koror | PO Box 340 | Koror, Palau Islands | West Caroline Islands | 96940 |
| RMI - Majuro | PO Box 469 | Majuro | Republic of the Marshall Islands | 96960 |

Directory of State-Chartered

Banks

CENTRAL PACIFIC BANK

220 South King Street
Honolulu, Hawaii 96813
Tel (808) 544-0500

Joichi Saito, Chairman of the Board and Chief Executive Officer; **Naoaki Shibuya**, President and Chief Operating Officer; **Austin Y. Imamura**, Executive Vice President and Secretary; **Neal K. Kanda**, Executive Vice President.

Statement of Condition as of December 31, 2000
(All figures rounded and in thousands)

Total Assets \$1,814,596
\$138,594

Total Capital

| BRANCH - OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|----------------------|-------------------------------|------------|--------|----------|
| Hawaii Kai | 6600 Kalaniana'ole Hwy, # 107 | Honolulu | Hawaii | 96825 |
| Kahala-Times | 1173 21st Ave | Honolulu | Hawaii | 96816 |
| Kaheka-Daiei | 801 Kaheka St | Honolulu | Hawaii | 96814 |
| Kailua | 201 Hamakua Dr | Kailua | Hawaii | 96734 |
| Kaimuki | 3465 Wai'ala'e Ave | Honolulu | Hawaii | 96816 |
| Kaimuki-Times | 3221 Wai'ala'e Ave | Honolulu | Hawaii | 96816 |
| Kalihi | 2024 N King St | Honolulu | Hawaii | 96819 |
| Kaneohe | 45-1151 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| King-Smith | 76 N King St | Honolulu | Hawaii | 96817 |
| Main | 220 S King St | Honolulu | Hawaii | 96813 |
| Makiki | 818 Keeaumoku St | Honolulu | Hawaii | 96814 |
| Mapunapuna | 960 Mapunapuna St | Honolulu | Hawaii | 96819 |
| Mililani | 95-720 Lanikuhana Ave | Mililani | Hawaii | 96789 |
| Moilili | 2615 S King St | Honolulu | Hawaii | 96826 |
| Pearl City-Daiei | 850 Kamehameha Hwy | Pearl City | Hawaii | 96782 |
| Pearlridge | 98-150 Kaono'hi St | Aiea | Hawaii | 96701 |
| Royal Kunia-Times | 94-615 Kupu'ohi St | Waipahu | Hawaii | 96797 |
| Waikiki | 105 Uluniu Ave | Honolulu | Hawaii | 96815 |
| Waipahu | 94-210 Pupu'kahi St | Waipahu | Hawaii | 96797 |
| Ward | 505 Ward Ave | Honolulu | Hawaii | 96814 |

Directory of State-Chartered

Banks

| BRANCH – HAWAII | ADDRESS | CITY | STATE | ZIP CODE |
|------------------------|-------------------|---------|--------|----------|
| Hilo | 525 Kilauea Ave | Hilo | Hawaii | 96720 |
| Kailua-Kona | 75-1010 Henry St | Kona | Hawaii | 96740 |
| BRANCH – KAUAI | | | | |
| Lihue | 4364 Rice St | Lihue | Hawaii | 96766 |
| BRANCH – MAUI | | | | |
| Kahului | 85 W Kaahumanu St | Kahului | Hawaii | 96732 |

Directory of State-Chartered

Banks

CITY BANK

201 Merchant Street
Honolulu, Hawaii 96813
Tel (808) 535-2500

Lionel Y. Tokioka, Chairman of the Board; **Ronald K. Migita**, Vice Chairman, Chief Executive Office; **Richard C. Lim**, President and Chief Operating Officer; **Dean Hirata**, Senior Vice President, Chief Financial Officer; **Earl Kaneshiro**, Senior Vice President and Chief Credit Officer; **Warren Y. Kunimoto**, Senior Vice President; **Jasen Takei**, Senior Vice President; **Elizabeth A. Nakamoto**, Senior Vice President; **Clifford K. Ogata**, Senior Vice President and Chief Lending Officer.

Statement of Condition as of December 31, 2000
(All figures rounded and in thousands)

Total Assets \$1,721,140
\$120,593

Total Capital

| BRANCH - OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|---------------|------------------------|----------|--------|----------|
| Bethel | 36 S King St | Honolulu | Hawaii | 96813 |
| Bishop | 1111 Bishop St | Honolulu | Hawaii | 96813 |
| Kahala Mall | 4211 Waiialae Ave | Honolulu | Hawaii | 96816 |
| Kailua | 419 Kuulei Rd | Kailua | Hawaii | 96734 |
| Kalihi | 2119 N King St | Honolulu | Hawaii | 96819 |
| Kaneohe | 45-1054 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Kapahulu | 909 Kapahulu Ave | Honolulu | Hawaii | 96816 |
| Kapalama | 1535 Dillingham Blvd | Honolulu | Hawaii | 96817 |
| Kapiolani | 1600 Kapiolani Blvd | Honolulu | Hawaii | 96814 |
| Kapolei | 1001 Kamokila Blvd | Kapolei | Hawaii | 96707 |
| Main | 201 Merchant St | Honolulu | Hawaii | 96813 |
| Makiki | 1338 S Beretania St | Honolulu | Hawaii | 96814 |
| McCully | 2002 S King St | Honolulu | Hawaii | 96826 |
| University | 2615 S King St, # 104 | Honolulu | Hawaii | 96826 |
| Wahiawa | 935 California Ave | Wahiawa | Hawaii | 96786 |
| Waikiki | 2250 Kalakaua Ave | Honolulu | Hawaii | 96815 |
| Waimalu | 98-1247 Kaahumanu St | Aiea | Hawaii | 96701 |
| Waipahu | 94-210 Pupukahi St | Waipahu | Hawaii | 96797 |

Directory of State-Chartered

Banks

| BRANCH – HAWAII | ADDRESS | CITY | STATE | ZIP CODE |
|------------------------|-------------------------|---------|--------|----------|
| Hilo | 333 Kilauea Ave | Hilo | Hawaii | 96720 |
| BRANCH – MAUI | | | | |
| Kahului | 285 Kaahumanu Ave | Kahului | Hawaii | 96732 |
| Kihei | 1819 S Kihei Rd # D-109 | Maui | Hawaii | 96753 |

Directory of State-Chartered

Banks

FIRST HAWAIIAN BANK
 999 Bishop Street
 (PO Box 3200, Honolulu, HI 96847-0001)
 Honolulu, Hawaii 96813
 Tel (808) 525-6340

Walter A. Dods, Jr., Chairman and Chief Executive Officer; **John K. Tsui**, President and Chief Operating Officer; **Howard H. Karr**, Vice Chairman; **Donald G. Horner**, Vice Chairman; **Lily Yao**, Vice Chairman; **Gerald M. Pang**, Executive Vice President and Chief Credit Officer; **Albert M. Yamada**, Executive Vice President and Chief Financial Officer; **William E. Atwater, III**, Executive Vice President and General Counsel; **Anthony R. Guerrero, Jr.**, Executive Vice President; **Gary L. Caulfield**, Executive Vice President; **Barbara Tomber**, Executive Vice President; **W. B. Johnstone**, Executive Vice President and Treasurer; **David Madison**, Executive Vice President; **John Landgraf**, Executive Vice President; **Robert A. Alm**, Executive Vice President; **Sheila M. Sumida**, Executive Vice President; **Herbert E. Wolff**, Senior Vice President and Secretary.

Statement of Condition as of December 31, 2000
 (All figures rounded and in thousands)

Total Assets \$7,451,552
\$729,657

Total Capital

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|---------------|-------------------------|-----------|--------|----------|
| Aina Haina | Aina Haina Shopping Ctr | Honolulu | Hawaii | 96821 |
| Chinatown | 2 N King St | Honolulu | Hawaii | 96817 |
| Eaton Square | 444 Hobron Lane | Honolulu | Hawaii | 96815 |
| Ewa Beach | 91-919 Fort Weaver Rd | Ewa Beach | Hawaii | 96706 |
| Haleiwa | 66-135 Kamehameha Hwy | Haleiwa | Hawaii | 96712 |
| Hawaii Kai | 7110 Kalaniana'ole Hwy | Honolulu | Hawaii | 96825 |
| Hickam | 30 Hickam Court AFB | Honolulu | Hawaii | 96818 |
| Kahala | 1348 Hunakai St | Honolulu | Hawaii | 96816 |
| Kahuku | 56-565 Kamehameha Hwy | Kahuku | Hawaii | 96731 |
| Kailua | 705 Kailua Rd | Kailua | Hawaii | 96734 |
| Kaimuki | 3599 Waialae Ave | Honolulu | Hawaii | 96816 |
| Kalihi | 2250 N King St | Honolulu | Hawaii | 96819 |
| Kaneohe | 45-480 Kaneohe Bay Dr | Kaneohe | Hawaii | 96744 |
| Kaneohe Bay | 46-047 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Kapahulu | 433 Kapahulu Ave | Honolulu | Hawaii | 96816 |
| Kapiolani | 1580 Kapiolani Blvd | Honolulu | Hawaii | 96814 |
| Kapolei | 91-590 Farrington Hwy | Kapolei | Hawaii | 96707 |

Directory of State-Chartered

Banks

| | | | | |
|----------------------------|----------------------------------|-------------|--------------|-----------------|
| King-Liliha | 445 N King St | Honolulu | Hawaii | 96817 |
| Liliha | 1420 Liliha St | Honolulu | Hawaii | 96817 |
| BRANCH – OAHU cont. | ADDRESS | CITY | STATE | ZIP CODE |
| Main | 999 Bishop St | Honolulu | Hawaii | 96813 |
| Makiki | 1111 S Beretania St | Honolulu | Hawaii | 96814 |
| Manoa Mkt Place | 2752 Woodlawn Dr | Honolulu | Hawaii | 96822 |
| Mililani | 95-390 Kuahelani St | Mililani | Hawaii | 96789 |
| Moanalua | 1000 Mapunapuna St | Honolulu | Hawaii | 96819 |
| Pearl City | 890 Kamehameha Hwy | Pearl City | Hawaii | 96782 |
| Pearlridge | 98-1071 Moanalua Rd | Aiea | Hawaii | 96701 |
| Sand Island | 111 Sand Island Access Rd # R-20 | Honolulu | Hawaii | 96819 |
| Schofield | 3321 Schofield Barracks | Wahiawa | Hawaii | 96786 |
| University | 2411 S King St | Honolulu | Hawaii | 96826 |
| Wahiawa | 730 California Ave | Wahiawa | Hawaii | 96786 |
| Waianae | 86-020 Farrington Hwy | Waianae | Hawaii | 96792 |
| Waikiki | 2181 Kalakaua Ave | Honolulu | Hawaii | 96815 |
| Waipahu | 94-205 Leoku St | Waipahu | Hawaii | 96797 |
| Ward | 250 Ward Ave # 140 | Honolulu | Hawaii | 96814 |
| BRANCH - HAWAII | | | | |
| Hilo | 1205 Kilauea Ave | Hilo | Hawaii | 96720 |
| Honokaa | Mamane St @ Kika St | Honokaa | Hawaii | 96727 |
| Kamehameha | 120 Waiuanue Ave | Hilo | Hawaii | 96720 |
| Kamuela | 67-1189 Mamalahoa Hwy | Kamuela | Hawaii | 96743 |
| Kealahou | Mamalahoa Hwy | Kealahou | Hawaii | 96750 |
| Kona | 74-5593 Palani Rd | Kailua-Kona | Hawaii | 96740 |
| Pahoa | Government Main Road | Pahoa | Hawaii | 96778 |
| Waikoloa | 68-1845 Waikoloa Rd | Waikoloa | Hawaii | 96738 |
| BRANCH - KAUAI | | | | |
| Hanapepe | Eleele Shopping Bldg 606 | Hanapepe | Hawaii | 96705 |
| Kapaa | 4-1366 Kuhio Hwy | Kapaa | Hawaii | 96746 |
| Koloa | 3506 Waikomo Rd | Kauai | Hawaii | 96756 |
| Kukui Grove | 3-2600 Kaumualii Hwy # 1023 | Lihue | Hawaii | 96766 |
| Lihue | 4423 Rice St | Lihue | Hawaii | 96766 |
| Princeville | 5-4280 Kuhio Hwy | Princeville | Hawaii | 96722 |

Directory of State-Chartered

Banks

Waimea

4525 Panako Rd

Waimea

Hawaii

96796

Directory of State-Chartered

Banks

| BRANCH - LANAI | ADDRESS | CITY | STATE | ZIP CODE |
|---------------------------------|------------------------------|-----------------------------|-----------------|-----------------|
| Lanai | 644 Lanai Ave | Lanai City | Hawaii | 96763 |
| BRANCH – MAUI | | | | |
| Kahului | 20 W. Kaahumanu Ave | Kahului | Hawaii | 96732 |
| Kihei | 41 E Lipoa St # 28 | Kihei | Hawaii | 96753 |
| Lahaina | 215 Papalaua St | Lahaina | Hawaii | 96761 |
| Napili | 5095 Napilihau St | Napili | Hawaii | 96761 |
| Pukalani | 67 Makawao Ave | Pukalani | Hawaii | 96768 |
| Wailuku | 27 Market St | Wailuku | Hawaii | 96793 |
| BRANCH – PACIFIC ISLANDS | | | | |
| Dededo | 562 Harmon Lp, Compadre Mall | Dededo | Guam | 96912 |
| Maite | 400 Route 8 | Mongmong | Guam | 969272010 |
| Gualo Rai | Gualo Rai Commercial Ctr | Gualo Rai, Saipan | Mariana Islands | |
| BRANCH – WEST INDIES | | | | |
| Cayman Island | PO Box 500 | Georgetown, Grand Cayman | Cayman Island | |

Directory of Interstate Banks

BANK OF THE ORIENT

Administrative Office
233 Sansome Street
San Francisco, California
Tel (415) 338-0770

Regional Manager – **Timothy M. Webster**

Ernest L. Go, Chairman of the Board and Chief Executive Officer; **John Ng**, Executive Vice President.

| BRANCH | ADDRESS | CITY | STATE | ZIP CODE |
|-----------|---------------------|----------|--------|----------|
| Kapiolani | 1585 Kapiolani Blvd | Honolulu | Hawaii | 96814 |
| Main | 941 Bishop St | Honolulu | Hawaii | 96813 |
| Manoa | 2833 E Manoa Rd | Honolulu | Hawaii | 96822 |

HOMESTREET BANK

Honolulu Office

1221 Kapiolani Boulevard, Suite 644
Honolulu, Hawaii 96814
Tel (808) 596-0343

Hawaii Manager – **Gary K. Kai**
Senior Vice President

Richard S. Swanson, Chairman; **Brian P. Dempsey**, Vice Chairman; **Bruce W. Williams**, President; **Debra L. Johnson**, Executive Vice President; **Richard W. H. Bennion**, Executive Vice President; **Patricia A. Leach**, Executive Vice President.

| BRANCH | ADDRESS | CITY | STATE | ZIP CODE |
|----------|----------------------|----------|--------|----------|
| Honolulu | 1013 Nuuanu Ave | Honolulu | Hawaii | 96817 |
| Hilo | 111 Aupuni St, # 102 | Hilo | Hawaii | 96720 |

Directory of Interstate Banks

PHILIPPINE NATIONAL BANK

Honolulu Agency
1145 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 521-1493

General Manager - **Jose R. Guevara, Jr.**

Andres R. Narvasa, Chairman of the Board; **Feliciano L. Miranda, Jr.**, President; **Santiago Cua, Jr.**, Senior Executive Vice President; **Jose Vicente Cuizon**, Executive Vice President; **Mervyn Encanto**, Executive Vice President.

**Directory of State-Chartered Savings and Loan
Associations**

TRADE ASSOCIATION

Hawaii League of Savings Institutions
(Dissolved 12/31/00)

FEDERAL AGENCIES

Office of Thrift Supervision
1 Montgomery Street, Suite 400
San Francisco, CA 94120

Telephone No.: (415) 616-1500

Federal Deposit Insurance Corporation
Review Examiner (Consumer Affairs/Civil Rights)
25 Ecker Street, Suite 2300
San Francisco, CA 94105

Telephone No.: (415) 546-0160 (San Francisco)
(415) 546-1810 (San Francisco)
(202) 393-8400 (Washington, D.C.)

**Directory of State-Chartered Savings and Loan
Associations**

TERRITORIAL SAVINGS AND LOAN ASSOCIATION

Mutual Association
Administrative Office:
1440 Kapiolani Boulevard, Suite 1400 (P.O. Box 1481, 96806)
Honolulu, Hawaii 96814
Tel (808) 946-1400

Allan S. Kitagawa, Chairman of the Board and Chief Executive Officer; **Daniel L. Colin**, President and Chief Operating Officer; **Vernon H. Hirata**, Executive Vice President and General Counsel, **Melvin Miyamoto**, Senior Vice President and Treasurer.

Statement of Condition as of December 31, 2000
(All figures rounded and in thousands)

Total Assets \$495,776

Total Equity Capital \$27,558

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|------------------------|----------------------------|----------|--------|----------|
| Ala Moana | 1052 Ala Moana Ctr | Honolulu | Hawaii | 96814 |
| Downtown | 1000 Bishop St | Honolulu | Hawaii | 96813 |
| Hawaii Kai | 377 Keahole St | Honolulu | Hawaii | 96825 |
| Kailua | 19 Oneawa St | Kailua | Hawaii | 96734 |
| Kaimuki | 1108 12th Ave | Honolulu | Hawaii | 96816 |
| Kalihi | 1199 Dillingham Blvd | Honolulu | Hawaii | 96817 |
| Kaneohe | 46-005 Kawa St | Kaneohe | Hawaii | 96744 |
| McCully | 1111 McCully St | Honolulu | Hawaii | 96826 |
| Nuuanu | 1613 Nuuanu Ave | Honolulu | Hawaii | 96817 |
| Pearlridge | 98-084 Kamehameha Hwy | Aiea | Hawaii | 96701 |
| Waipahu | 94-050 Farrington Hwy | Waipahu | Hawaii | 96797 |
| BRANCH – HAWAII | | | | |
| Hilo | 325 Makaala St, # 102 | Hilo | Hawaii | 96720 |
| Kona | 75-5751 Kuakini Hwy, # 107 | Kona | Hawaii | 96740 |
| BRANCH – KAUAI | | | | |
| Lihue | 4393 Kukui Grove St | Lihue | Hawaii | 96766 |

**Directory of State-Chartered Savings and Loan
Associations**

| BRANCH – MAUI | ADDRESS | CITY | STATE | ZIP CODE |
|---------------|-------------------|---------|--------|----------|
| Kahului | 275 Kaahumanu Ave | Kahului | Hawaii | 96732 |
| Lahaina | 840 Wainee St | Lahaina | Hawaii | 96761 |

**Directory of Depository Financial Services Loan
Companies**

Trade Association

Hawaii Financial Services Association, Inc.
c/o Marvin S. C. Dang, Esq.
Attorney for HFSA
PO Box 4109
Honolulu, HI 96812-4109
Tel: (808) 521-8521
Fax: (808) 531-8522

OFFICERS

ALVIN TANAKA
President
(American General Finance of Hawaii, Inc.)

JEFFERY S. HAMILTON
Vice President
(Associates Financial Services Company of Hawaii, Inc.)

GENE INOSHITA
Treasurer
(Oahu Finance Company, Ltd.)

ROY IMAMURA
Recording Secretary
(Finance Factors, Limited)

MARVIN S. C. DANG, ESQ.
Executive Secretary/Attorney

FEDERAL AGENCY

Federal Deposit Insurance Corporation¹
Review Examiner (Consumer Affairs / Civil Rights)
25 Ecker Street, Suite 2300
San Francisco, CA 94105
Telephone No.: (415) 546-0160 (San Francisco)
(415) 546-1810 (San Francisco)

Truth in Lending²
Federal Trade Commission
Prince Kuhio Federal Building, Room 6324

¹ For depository financial services loan companies.

² For non depository financial services loan companies.

**Directory of Depository Financial Services Loan
Companies**

Honolulu, HI 96813

Telephone No.: (808) 546-5685

**Directory of Depository Financial Services Loan
Companies**

FINANCE FACTORS, LIMITED

1164 Bishop Street
Honolulu, Hawaii 96813
(PO Box 3979, 96812-3979)
Tel (808) 548-3311

Daniel B. T. Lau, Chairman of the Board and Secretary; **Russell J. Lau**, Vice Chairman of the Board and Chief Executive Officer; **Steven J. Teruya**, President and Chief Operating Officer.

Statement of Condition as of December 31, 2000
(All figures rounded and in thousands)

**Total Assets \$451,935
\$47,457**

Total Capital

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|---------------|----------------------------|------------|--------|----------|
| Downtown | 1164 Bishop St | Honolulu | Hawaii | 96813 |
| Hawaii Kai | 7192 Kalaniana'ole Hwy | Honolulu | Hawaii | 96825 |
| Kailua | 200 Hamakua Dr | Kailua | Hawaii | 96734 |
| Kalihi | 1620 N School St | Honolulu | Hawaii | 96817 |
| Kaneohe | 46-032 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Kapahulu | 2927 Kapiolani Blvd | Honolulu | Hawaii | 96826 |
| Kapiolani | 1600 Kapiolani Blvd, # 109 | Honolulu | Hawaii | 96814 |
| Pearl City | 850 Kamehameha Hwy | Pearl City | Hawaii | 96782 |
| Wahiawa | 670 California Ave | Wahiawa | Hawaii | 96786 |
| Waipahu | 94-239 Waipahu Depot Rd | Waipahu | Hawaii | 96797 |

BRANCH – HAWAII

| | | | | |
|---------------|----------------------------|---------------|--------|-------|
| Hilo | 427 Kilauea Ave | Hilo | Hawaii | 96720 |
| Kailua-Kona | 74-5620 Palani Rd, Ste 210 | Kailua-Kona | Hawaii | 96740 |
| Kealahou-Kona | 81-6629 Mamalahou Hwy | Kealahou-Kona | Hawaii | 96750 |

BRANCH – KAUAI

| | | | | |
|-------------|---------------------------|-------|--------|-------|
| Lihue-Kauai | 4370 Kukui Grove St, #111 | Lihue | Hawaii | 96766 |
|-------------|---------------------------|-------|--------|-------|

BRANCH – MAUI

Directory of Depository Financial Services Loan

Companies

| | | | | |
|--------------|----------------|---------|--------|-------|
| Kahului-Maui | 140 Hoohana St | Kahului | Hawaii | 96732 |
|--------------|----------------|---------|--------|-------|

(Finance Factors, Limited – cont.)

| | | | | |
|----------------------|----------------|-------------|--------------|-----------------|
| BRANCH – GUAM | ADDRESS | CITY | STATE | ZIP CODE |
|----------------------|----------------|-------------|--------------|-----------------|

| | | | | |
|----------|----------------------|----------|------|-------|
| Tamuning | 800 S Marine Dr, # 4 | Tamuning | Guam | 96931 |
|----------|----------------------|----------|------|-------|

GECC FINANCIAL CORPORATION

Amfac Building
700 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 527-8345

Kenneth T. Matsuura, Chairman and President; **James A. Wiencke**, Executive Vice President; **Alan R. Cumpston**, Executive Vice President.

Statement of Condition as of December 31, 2000
(All figures rounded and in thousands)

Total Assets \$9,269
\$4,489

Total Capital

OAHU FINANCE COMPANY, LTD.

94-889 Waipahu Street # 101
Waipahu, Hawaii 96797
Tel (808) 677-3128

Isami Inoshita, President; **Helen S. Yonashiro**, Vice President; **Gene Inoshita**, Vice President; **Karen Kawamura**, Secretary.

Statement of Condition as of December 31, 2000
(All figures rounded and in thousands)

Total Assets \$3,251
\$1,205

Total Capital

**Directory of Non Depository Financial Services Loan
Companies**

ASB REALTY CORPORATION

915 Fort Street, 6th Floor
Honolulu, Hawaii 96813
Tel (808) 539-7121

Alvin N. Sakamoto, President; **Wayne Omori**, Vice President; **Stanley K. W. Chong**, Secretary; **Gary Horita**, Treasurer.

ACCREDITED HOME LENDERS

91-903 Puhikani Street
Ewa Beach, Hawaii 96706
Tel (808) 537-5690

AMERICAN GENERAL FINANCE OF HAWAII, INC.

98-1254 Kaahumanu Street
Pearl City, Hawaii 96782
Tel (808) 487-0011

Manager-**Alvin Tanaka**

Frederick W. Geissinger, Chairman, Chief Executive Officer and President; **Bennie D. Hendrix**, Executive Vice President; **Robert A. Cole**, Senior Vice President and Chief Financial Officer; **Ron DiGiacomo**, Vice President, Secretary and General Counsel; **Bryan A. Binyon**, Vice President and Treasurer.

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|----------------------|-----------------------------|------------|--------|----------|
| Honolulu | 555 N King St, Bldg A # 106 | Honolulu | Hawaii | 96817 |
| Kaneohe | 46-028 Kawa St # A-9 | Kaneohe | Hawaii | 96744 |
| Pearl City | 98-1254 Kaahumanu St | Pearl City | Hawaii | 96782 |
| Waipahu | 94-1040 Waipio-Uka St | Waipahu | Hawaii | 96797 |
| | | | | |
| BRANCH – MAUI | | | | |
| Kahului | 250 Alamaha St, N15 | Kahului | Hawaii | 96732 |

**Directory of Non Depository Financial Services Loan
Companies**

ASSOCIATES FINANCIAL SERVICES COMPANY OF HAWAII, INC.

Hawaii Administrative Office
98-751 Kuahao Place, Second Floor
Pearl City, Hawaii 96782
Tel (808) 488-6225

Hawaii Division Vice President - **Jeffery S. Hamilton**

Wilfred Y. Horie, President; **John F. Hughes**, Executive Vice President and Treasurer; **Frederic C. Liskow**, Secretary.

BENEFICIAL HAWAII INC.

826 Fort Street
Honolulu, Hawaii 96813
Tel (808) 536-2551

District Manager – **Scott Fleetham**

G. D. Gilmer, President; **J. A. Vozar, Jr.**, Executive Vice President and Chief Financial Officer; **K. K. Curtin**, Vice President and Secretary; **B. B. Moss, Jr.**, Vice President and Treasurer.

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|-----------------|-------------------------------|----------|--------|----------|
| Honolulu | 1199 Dillingham Blvd, # C-103 | Honolulu | Hawaii | 96817 |
| Kaneohe | 45-955 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Main | 826 Fort Street Mall | Honolulu | Hawaii | 96813 |
| Wahiawa | 823 California Ave, # 31-A | Wahiawa | Hawaii | 96786 |
| | | | | |
| BRANCH – HAWAII | | | | |
| Hilo | 99 Aupuni St, # 101 | Hilo | Hawaii | 96720 |
| | | | | |
| BRANCH – KAUAI | | | | |
| Lihue | 3100 Kuhio Hwy, # 13 | Lihue | Hawaii | 96766 |
| | | | | |
| BRANCH – MAUI | | | | |
| Kahului | 425 Koloa St | Kahului | Hawaii | 96732 |

**Directory of Non Depository Financial Services Loan
Companies**

**Directory of Non Depository Financial Services Loan
Companies**

CPB REAL ESTATE, INC.
220 South King Street, Suite 1501
Honolulu, Hawaii 96813
Tel (808) 536-4632

Joichi Saito, President; **Naoaki Shibuya**, Vice President; **Austin Imamura**, Secretary; **Neal Kanda**, Treasurer.

CITIFINANCIAL, INC.
(Hawaii)
700 Bishop Street, Suite 1010
Honolulu, Hawaii 96813
Tel (808) 531-2569

W. R. Hofmann, Chairman and Vice President; **J. B. Duvall**, President; **Tom Brokaw**, Executive Vice President;
Martin J. Wong, Vice President and Secretary; **J J. Carter**, Treasurer.

| BRANCH - OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|---------------|-------------------------------|------------|--------|----------|
| Aiea | 98-199 Kamehameha Hwy, # A-1 | Aiea | Hawaii | 96701 |
| Aiea | 99-080 Kauhale St, # D-9 | Aiea | Hawaii | 96701 |
| Haleiwa | 66-145 Kamehameha Hwy | Haleiwa | Hawaii | 96712 |
| Honolulu | 700 Bishop St, Lobby | Honolulu | Hawaii | 96813 |
| Honolulu | 197 S Hotel St | Honolulu | Hawaii | 96819 |
| Honolulu | 2070 N King St, # A3 | Honolulu | Hawaii | 96819 |
| Honolulu | 2153 N King St, # 109 | Honolulu | Hawaii | 96819 |
| Honolulu | 2320 S King St | Honolulu | Hawaii | 96826 |
| Honolulu | 931 University Ave, # 101 | Honolulu | Hawaii | 96826 |
| Honolulu | 419 Waiakamilo Rd, # E & F | Honolulu | Hawaii | 96817 |
| Kailua | 116 Hekili St, # 104 | Kailua | Hawaii | 96734 |
| Kaneohe | 45-1117 Kamehameha Hwy, # 103 | Kaneohe | Hawaii | 96744 |
| Kapolei | 890 Kamokila Blvd, # 130 | Kapolei | Hawaii | 96707 |
| Mililani | 95-1249 Meheula Pkwy, # B-7 | Mililani | Hawaii | 96789 |
| Pearl City | 98-751 Kuahao Pl, #A & B | Pearl City | Hawaii | 96782 |
| Pearl City | 98-850 Kamehameha Hwy | Pearl City | Hawaii | 96782 |
| Wahiawa | 846 Kilani Ave | Wahiawa | Hawaii | 96786 |
| Waipahu | 94-866 Moloalo St | Waipahu | Hawaii | 96797 |

**Directory of Non Depository Financial Services Loan
Companies**

**Directory of Non Depository Financial Services Loan
Companies**

CitiFinancial, Inc. – cont.

| BRANCH – HAWAII | ADDRESS | CITY | STATE | ZIP CODE |
|-----------------|-------------------------|------|--------|----------|
| Hilo | 315 Makaala St, # 112 | Hilo | Hawaii | 96720 |
| Hilo | 220 Kamehameha Ave | Hilo | Hawaii | 96720 |
| Kona | 75-5660 Kopiko St, # D2 | Kona | Hawaii | 96740 |

| BRANCH – KAUAI | | City | State | Zip Code |
|----------------|----------------------------|-------|--------|----------|
| Lihue | 4370 Kukui Grove St, # 104 | Lihue | Hawaii | 96766 |

| BRANCH - MAUI | | | | |
|---------------|--------------------------|---------|--------|-------|
| Kahului | 65 W Kaahumanu Ave, # 3D | Kahului | Hawaii | 96732 |
| Kahului | 353 Ano St | Kahului | Hawaii | 96732 |
| Kahului | 333 Dairy Rd, # 101-B | Kahului | Hawaii | 96732 |
| Lahaina | 840 Wainee St, # H-4 | Lahaina | Hawaii | 96761 |

COUNTRYWIDE HOME LOANS, INC.

841 Bishop Street, Suite 1530
Honolulu, Hawaii 96813
Tel (808) 524-6960

Angelo R. Mozilo, Chairman; **Stanford L. Kurland**, President and Chief Executive Officer; **Susan Evans Kelsey**, Executive Vice President and Deputy General Counsel; **Sandor E. Samuels**, Managing Director, General Counsel and Secretary; **Carlos Manuel Garcia**, Senior Managing Director and Chief of Operations; **Thomas Keith McLaughlin**, Managing Director and Chief Financial Officer.

| BRANCH - OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|---------------|-------------------------------------|----------|--------|----------|
| Honolulu | 225 Queen St, # 100 – Harbor Square | Honolulu | Hawaii | 96813 |

**Directory of Non Depository Financial Services Loan
Companies**

DEVENZON FINANCIAL CORPORATION

1320 Kalani Street, Suite 288
Honolulu, Hawaii 96817
Tel (808) 841-4100

Florzena P. Venzon, President, Secretary and Treasurer; **Michelle L. Balicoco**, Vice President-Operations; **Joselyn Parado**, Vice President-Finance.

FHL LEASE HOLDING COMPANY, INC.

1314 South King Street, 2nd Floor
Honolulu, Hawaii 96814
Tel (808) 593-5300

John K. Tsui, Chairman of the Board and Chief Executive Officer; **Stephen J. Marcuccilli**, President; **Albert M. Yamada**, Vice President and Treasurer; **William E. Atwater**, Vice President and Secretary; **Pamela R. Fern**, Vice President; **Brian Y. C. Lau**, Vice President; **George H. Lunsden**, Vice President and General Auditor.

FAIRWAY FINANCE, INC.

1316 Ward Avenue, Suite 2
Honolulu, Hawaii 96817
Tel (808) 599-4600

Albert M. Aoki, Chairman of the Board and Vice President; **Dorothy K. Aoki**, Secretary and Treasurer.

FIRST FINANCE COMPANY OF MOLOKAI

P.O. Box 615
Kaunakakai, Molokai 96748
Tel (808) 553-5545

Manager - **Elizabeth Cockett**

**Directory of Non Depository Financial Services Loan
Companies**

Patrick Cummins, President; **Peter Cockett**, Vice President; **Wilma Souza**, Secretary; **Elizabeth Cockett**, Treasurer.

**Directory of Non Depository Financial Services Loan
Companies**

FORD MOTOR CREDIT COMPANY

1585 Kapiolani Boulevard, Suite 922
Honolulu, Hawaii 96814
Tel (808) 946-3200

Hawaii Manager - **Walter Lawson**

Donald A. Winkler, Chairman of the Board, Chief Executive Officer and President; **Terry D. Chenault**, Executive Vice President; **Barrett Burns**, Executive Vice President; **Gregory C. Smith**, Executive Vice President; **David C. Flanigan**, Executive Vice President; **Bibiana Boerio**, Executive Vice President and Chief Financial Officer; **David L. Korman**, Executive Vice President and Treasurer; **C. Fredrick Mateer**, Executive Vice President.

FULL SPECTRUM LENDING, INC.

225 Queen Street, Suite 100A
Honolulu, Hawaii 96813
Tel (808) 532-0922

Joe P. Harvey, President; **Joanne L. Robles**, Vice President; **Sandor E. Samuels**, Secretary; **Thomas Keith McLaughlin**, Chief Financial Officer.

GE CAPITAL HAWAII, INC.

745 Fort Street Mall, Suite 1800
Honolulu, Hawaii 96813
Tel (808) 527-8200

Kenneth T. Matsuura, Chairman of the Board and President; **Alan R. Cumpston**, Executive Vice President; **James A. Wiencke**, Executive Vice President; **Gary Y. Miyashiro**, Vice President, Treasurer and Controller.

| BRANCH – HAWAII | ADDRESS | CITY | STATE | ZIP CODE |
|------------------------|-----------------------------|---------|--------|----------|
| Kona | 75-170 Hualalai Rd, # D-211 | Kona | Hawaii | 96740 |
| BRANCH – KAUAI | | | | |
| Lihue | 4393 Kukui Grove, # 102 | Lihue | Hawaii | 96766 |
| BRANCH – MAUI | | | | |
| Kahului-Maui | 285 Kaahumanu Ave, # 102 | Kahului | Hawaii | 96732 |

**Directory of Non Depository Financial Services Loan
Companies**

Directory of Non Depository Financial Services Loan
Companies

GMAC MORTGAGE CORPORATION

629 Kailua Road
Kailua, Hawaii 96734
Tel (808) 263-4622

David Applegate, Chairman, President and Chief Executive Officer; **Mike Keim**, Chief Financial Officer; **Robert H. Patterson**, Senior Vice President and Secretary; **Dennis Geer**, Executive Vice President and Chief Administrative Officer; **R. Alan Lindsay**, Treasurer.

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|------------------------|----------------------------|----------|--------|----------|
| Main | 931 University Ave, # 205A | Honolulu | Hawaii | 96826 |
| BRANCH – HAWAII | ADDRESS | CITY | STATE | ZIP CODE |
| Kona | 75-5722 Kuakini Hwy | Kona | Hawaii | 96740 |

GENERAL MOTORS ACCEPTANCE CORPORATION

1357 Kapiolani Boulevard, Suite 800
Honolulu, Hawaii 96814
Tel (808) 951-2009

Manager - **William Driskill**

John D. Finnegan, Chairman of the Board and President; **Richard J. S. Clout**, Executive Vice President; **John E. Gibson**, Executive Vice President; **William F. Muir**, Executive Vice President and Chief Financial Officer; **Gerald E. Gross**, Comptroller; **Susan G. Hauseman**, Treasurer; **Cathy L. Quenneville**, Secretary.

HONOWAII INVESTMENT CO., LTD.

600 Kapiolani Boulevard, Suite 205
Honolulu, Hawaii 96813
Tel (808) 533- 4484

Jason K. Lau, President and Treasurer; **Deborah Y. L. Lau**, Secretary.

**Directory of Non Depository Financial Services Loan
Companies**

HOUSE OF FINANCE, INC.

1810 North King Street, Suite A
Honolulu, Hawaii 96819
Tel (808) 847-8493

Roland C. Casamina, President; **Evelyn Casamina**, Vice President.

INVESTORS FINANCE, INC.

50 South Beretania Street; Suite C117B
Honolulu, Hawaii 96813
Tel (808) 533-7437

Karen R. McLeod, President; **Malcolm S. McLeod, Jr.**, Chief Executive Officer and Secretary.

KAUAI ISLAND FINANCE, INC.

Kokua Professional Building
2973 Umi Street
Lihue, Kauai 96766
Tel (808) 245-6968

Manager - **Bernadette Sakoda**

Richard K. Maeda, President; **Wayne R. Ellis**, Vice President; **Bernadette H. Sakoda**, Executive Vice President and Manager; **Morris Shinsato**, Secretary; **Satoru Masuda**, Treasurer.

MAUI INDUSTRIAL LOAN & FINANCE COMPANY, INC.

140 North Market Street
Wailuku, Maui 96793
Tel (808) 244-9143

Lloyd Y. Kimura, President and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

Directory of Non Depository Financial Services Loan
Companies

MERRILL LYNCH CREDIT CORPORATION

1001 Bishop Street, Suite 2800
Honolulu, Hawaii 96813
Tel (808) 525-8375

Manager - **Larry C. Jackson**

Michael A. Johnson, Chairman of the Board and Chief Executive Officer; **Kevin O'Hanlon**, President and Chief Operating Officer; **Lee Lomax**, Senior Vice President; **Francis X. Ervin, Jr.**, Senior Vice President and Treasurer; **John J. Donlon**, Senior Vice President; **Marc L. Crawford**, Senior Vice President; **Alfred H. Minot**, Senior Vice President; **George T. Morrison**, Vice President and Secretary.

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION

1001 Bishop Street, Suite 1600
Honolulu, Hawaii 96813
Tel (808) 525-6900

Thomas F. White, Vice President and Secretary; **William C. Schaub**, Senior Vice President and Treasurer; **Joseph W. Nevins**, Senior Vice President; **Rosemary A. Abbott**, Senior Vice President; **Joseph L. Reading**, Senior Vice President; **S. Michael Smith**, Senior Vice President.

MUTUAL FINANCE COMPANY, LIMITED

1165 Bethel Street, 2nd Floor
Honolulu, Hawaii 96813
Tel (808) 531-1311

Derek T. Kimura, President; **Davadass Ramadass**, Vice President and Treasurer; **Arthur Y. Shida**, Secretary.

NEW CENTURY MORTGAGE CORPORATION

841 Bishop Street; Suite 2001
Honolulu, Hawaii 96813
Tel (808) 531-5500

Brad A. Morrice, Chairman and Chief Executive Officer; **Patrick Flanagan**, Executive Vice President and Chief Operating Officer; **Edward F. Gotschall**, Chief Financial Officer.

BRANCH - HAWAII

ADDRESS

CITY

STATE

ZIP CPDE

**Directory of Non Depository Financial Services Loan
Companies**

Hilo 190 Keawe St, # 21 Hilo Hawaii 96720

OK FINANCE, INC.
City Financial Tower
201 Merchant Street, Suite 1650
Honolulu, Hawaii 96813
Tel (808) 526-1214

Manager - **Paul S. Mori**

Yoshinori Ito, President; **Paul S. Mori**, Secretary and Treasurer.

SAFETY LOAN COMPANY, LTD.
2065 South King Street, Room 105
Honolulu, Hawaii 96826
Tel (808) 946-4894

Sonny Okada, Chief Executive Officer; **Judy Okada**, President and Secretary; **Gavin Hubbard**, Vice President; **Wesley Nakamura**, Vice President; **Walter Okada**, Treasurer.

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|----------------------|------------------|----------|--------|----------|
| Kalihi | 2255 N School St | Honolulu | Hawaii | 96819 |

STANDARD FINANCIAL CORP.
705 South King Street, Suite 104
Honolulu, Hawaii 96813
Tel (808) 531-6511

Allan S. Totoki, President; **Rona S. Totoki**, Secretary; **Colin T. Morimoto**, Senior Vice President; **Adele Lum**, Vice President.

WELLS FARGO FINANCIAL ACCEPTANCE HAWAII, INC.
719 Kamehameha Highway, Suite 300
Pearl City, Hawaii 96782

**Directory of Non Depository Financial Services Loan
Companies**

Tel (808) 455-3221

Steve R. Wagner, President; **Gary M. Poetting**, Vice President; **Patrick P. Tom**, Vice President; **Faye L. Kunz**, Secretary; **Michael J. Matera**, Treasurer.

**Directory of Non Depository Financial Services Loan
Companies**

WELLS FARGO FINANCIAL HAWAII, INC.

1311 Kapiolani Boulevard, Suite 101
Honolulu, Hawaii 96814
Tel (808) 591-2231

Districk Manager - **Patrick Tom**

Steve R. Wagner, President; **Patrick Tom**, Vice President; **Gary M. Poetting**, Vice President; **Eric T. Torkelson**, Vice President; **Faye L. Kunz**, Secretary; **Michael J. Matera**, Treasurer.

| BRANCH - OAHU | ADDRESS | CITY | STATE | ZIP COPDE |
|------------------------|-------------------------------|----------|--------|-----------|
| Aiea | 99-115 Aiea Heights Dr, # 301 | Aiea | Hawaii | 96701 |
| Ala Moana | 1311 Kapiolani Blvd, # 101 | Honolulu | Hawaii | 96814 |
| Kailua | 26 Hoolai St | Kailua | Hawaii | 96734 |
| Kapalama | 1210 Dillingham Blvd | Honolulu | Hawaii | 96817 |
| Waipahu | 94-235 Hanawai Circle | Waipahu | Hawaii | 96797 |
| BRANCH – HAWAII | | | | |
| Hilo | 266 Waianueneu Ave | Hilo | Hawaii | 96720 |
| Kamuela | 64-1035 Mamalahoa Hwy, # G | Kamuela | Hawaii | 96743 |
| Kona | 75-5722 Hanama Place | Kona | Hawaii | 96740 |
| BRANCH – KAUAI | | | | |
| Lihue | 3122 Kuhio Hwy, # A-14 | Lihue | Hawaii | 96766 |
| BRANCH – MAUI | | | | |
| Wailuku | 210 Imi Kala St, # 203 | Wailuku | Hawaii | 96793 |

Unions

TRADE ASSOCIATION

HAWAII CREDIT UNION LEAGUE

1654 South King Street
Honolulu, Hawaii 96826-2097
Tel: (808) 941-0556
Fax: (808) 945-0019

OFFICERS

DENNIS TANIMOTO

President

REED KANO

Vice President

GUIN OKIMOTO

Vice President

LILLIE PIOSALAN

Vice President

CLARA TEMPORAL

Vice President

TRACY AIWOHI

Executive Assistant

MICHAEL LEACH

Legislative Officer

FEDERAL AGENCY

National Credit Union Administration
2300 Clayton Road, Suite 1350
Concord, California 94520
Telephone No.: (925) 363-6200

CREDIT UNION ADVISORY BOARD

MILTON W. Y. LUM (Chairperson)
WAYNE SHINTANI (C&C of Honolulu)
PATRICK PETTI (Hawaii County)
HIDEO ABE (Maui County)

Directory of State-Chartered Credit

Unions

RALPH Y. FUJINAKA (Kauai County)

Directory of State-Chartered Credit

Unions

HAWAII CENTRAL CREDIT UNION

681 South King Street
Honolulu, Hawaii 96813
Tel (808) 531-8911

Manager - **Milton W. Y. Lum**

Moses Lum Hoy, Chairman of the Board; **Milton W. Y. Lum**, President and General Manager; **Tracy Woo**, First Vice President; **Antje Muneno**, 2nd Vice President; **Fred Tsuda**, Secretary, **Mack Lee**, Treasurer.

LIHUE CREDIT UNION

2973 Kele Street
Lihue, Hawaii 96766-5165
Tel (808) 245-2712

Manager - **Ralph Y. Fujinaka**

Timothy Albao, Chairman of the Board; **Dane Oda**, Vice Chairman of the Board; **Ralph Y. Fujinaka**, President; **Elodie Moniz**, Secretary; **Sherman Shiraishi**, Treasurer.

OAHU ONE CREDIT UNION

2219 Pauoa Road
Honolulu, Hawaii 96813
Tel (808) 521-6727

General Manager - **Barton M. Saxton**

Thomas F. Seu, Chairman of the Board; **Thomas W. Metcalf**, Vice-Chairman; **Frank W. Clayton**, Secretary; **David D. Y. Jeong**, Treasurer.

**Directory of Escrow Depository
Companies**

TRADE ASSOCIATION

ESCROW ASSOCIATION OF HAWAII

P.O. Box 2017
Honolulu, Hawaii 96805

Tel: (808) 539-7525
Fax: (808) 539-7499

OFFICERS

NEAL TAKEUCHI
President
(Island Title Corporation)

FRANCES H. GOO
Vice President
(Guardian Escrow Services, Inc.)

JILL A. P. KAUKA
Secretary
(Fidelity Escrow Services Corporation)

ELIZABETH UMETSU
Treasurer
(Developers Escrow Services, Inc.)

**Directory of Escrow Depository
Companies**

DEVELOPERS ESCROW SERVICES, INC.

2024 North King Street, Room 211
Honolulu, Hawaii 96819
Tel (808) 848-2340

Miriam Horita, President and Treasurer; **Hubert Ishimoto**, Vice President; **Elizabeth Umetsu**, Secretary.

FIDELITY ESCROW SERVICES CORPORATION

745 Fort Street Mall, Suite 303
Honolulu, Hawaii 96813
Tel (808) 537-6799

Stephen Marn, President; **Jill A. P. Kauka**, Vice President; **Nan K. Marn**, Secretary and Treasurer.

FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.

201 Merchant Street, Suite 2100
Honolulu, Hawaii 96813
Tel (808) 536-0404

Troy T. St. John, Vice President/State Manager; **Ramona Bessette**, Vice President.

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|----------------|----------------------------|----------|--------|----------|
| Aiea | 98-211 Pali Momi St, # 312 | Aiea | Hawaii | 96701 |
| Honolulu | 4211 Waialae Ave, # 106 | Honolulu | Hawaii | 96816 |
| OFFICE – KAUAI | | | | |
| Kapaa | 4568 Kukui St, # 102 | Kapaa | Hawaii | 96746 |
| OFFICE – MAUI | | | | |
| Kahului | 285 Kaahumanu Ave, # 102 | Kahului | Hawaii | 96732 |
| Makawao | 1043 Makawao Ave, # 201A | Makawao | Hawaii | 96768 |

**Directory of Escrow Depository
Companies**

**Directory of Escrow Depository
Companies**

FIRST AMERICAN LONG & MELONE TITLE COMPANY, LTD.

333 Queen Street, Suite 500
Honolulu, Hawaii 96813
Tel (808) 536-3866

Elia A. Long, Chairman of the Board; **Robert C. Law**, President and Chief Executive Officer; **Joseph L. Dwight IV**, Vice President and General Counsel; **Juanita C. Kalima**, Vice President; **Irene Bautista**, Secretary and Treasurer.

| BRANCH - OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|------------------------|----------------------------|-------------|--------|----------|
| Honolulu | 333 Queen St, # 700 | Honolulu | Hawaii | 96813 |
| Kailua | 116 Hekili St, # A | Kailua | Hawaii | 96734 |
| Pearlridge | 98-211 Pali Momi St, # 435 | Pearl City | Hawaii | 96701 |
| OFFICE – HAWAII | | | | |
| Hilo | 120 Pauahi St, # 312 | Hilo | Hawaii | 96720 |
| Kailua-Kona | 75-5706 Hanama Pl, # 108 | Kailua-Kona | Hawaii | 96740 |
| OFFICE – MAUI | | | | |
| Kahului | 173 Hoohana St, # 1 | Kahului | Hawaii | 96732 |

**FIRST FINANCIAL TITLE & ESCROW
AGENCY OF HAWAII, INC.**

Davies Pacific Center
841 Bishop Street, Suite 1550
Honolulu, Hawaii 96813
Tel (808) 536-3600

Tom Paschen, President; **Gerald M. Shapiro**, Vice President; **David S. Kreisman**, Secretary; **Karen L. Patullo**, Treasurer.

**Directory of Escrow Depository
Companies**

FIRST HAWAII TITLE CORPORATION

201 Merchant Street, Suite 2000
Honolulu, Hawaii 96813
Tel (808) 521-3411

Thomas W. Sullivan, Chairman of the Board; **Charles Y. Kaneshiro**, President; **Patsy H. Nakaji**, Secretary, Treasurer and Controller.

| BRANCH - OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|----------------------------|------------------------------|----------|--------|----------|
| Aiea | 98-211 Pali Momi St, # 600 | Aiea | Hawaii | 96701 |
| Downtown | 1100 Alakea St, # 1600 | Honolulu | Hawaii | 96813 |
| Downtown | 1088 Bishop St, # 707 | Honolulu | Hawaii | 96813 |
| Downtown | 33 S King St, # 517 | Honolulu | Hawaii | 96813 |
| Downtown | 1507 S King St, # 408 | Honolulu | Hawaii | 96814 |
| Kahala | 4211 Waiialae Ave, # 208 | Honolulu | Hawaii | 96816 |
| BRANCH – HAWAII | | | | |
| Kamuela | 64-5193 Mamalahoa Hwy, # 103 | Kamuela | Hawaii | 96743 |
| Kona | 75-5722 Kuakini Hwy, # 210 | Kona | Hawaii | 96740 |
| BRANCH – KAUAI | | | | |
| Hanalei | 5-5190 Kuhio Hwy, # B6 | Hanalei | Hawaii | 96714 |
| Lihue | 3016 Umi St, # 208/209 | Lihue | Hawaii | (6766 |
| BRANCH – MAUI | | | | |
| Kahului | 33 Lono Ave, # 240 | Kahului | Hawaii | 96732 |
| Kihei | 1993 S Kihei Rd, Bay 7 | Kihei | Hawaii | 96753 |
| Lahaina | 910 Honoapiilani St | Lahaina | Hawaii | 96761 |

**Directory of Escrow Depository
Companies**

GUARDIAN ESCROW SERVICES, INC.

2347 South Beretania Street, Suite 200
Honolulu, Hawaii 96826
Tel (808) 951-6991

Frances H. Goo, President; **Edward s. H. Goo**, Vice President; **Betsy Watanabe**, Secretary; **Augusta Hau**, Treasurer.

HAWAII ESCROW & TITLE, INC.

700 Bishop Street, Suite 1600
Honolulu, Hawaii 96813
Tel (808) 532-2977

John M. Critcher, President; **Salvator F. Fanciullo**, Vice President and Treasurer; **Denise M. Kaehu**, Vice President and Secretary.

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|------------------------|--------------------------------|-------------|--------|----------|
| Hawaii Kai | 6600 Kalaniana'ole Hwy, # 117A | Hawaii Kai | Hawaii | 96825 |
| Honolulu | 700 Bishop St, # 1600 | Honolulu | Hawaii | 96813 |
| BRANCH – HAWAII | | | | |
| Kailua-Kona | 75-5870 Walua Rd, # 200 | Kailua-Kona | Hawaii | 96740 |

HAWAII RESORT ESCROW, INC.

1613 Pe'e Road
Koloa, Hawaii 96756
Tel (808) 822-4254

Hawaii Representative – **Jill P. Richards**

Brenda K. Daniels, President; **Warren O. Wheeler**, Vice President and Treasurer; **David H. Flint**, Vice President; **Leo Rose III**, Vice President and Secretary.

OFFICE – **MAUI**

Directory of Escrow Depository

Companies

Kaanapali

104 Kaanapali Shores Place

Kaanapali

Hawaii

96761

**Directory of Escrow Depository
Companies**

ISLAND TITLE CORPORATION

1132 Bishop Street, Suite 400
Honolulu, Hawaii 96813
Tel (808) 531-0261

Lynne Kaneshiro, President and Chief Executive Officer; **Brooke Kaneshiro**, Executive Vice President and Chief Operating Officer; **Corrine Agno**, Executive Vice President; **Neal Takeuchi**, Senior Vice President; **Karen Arakawa**, Vice President; **Cheryl Higa**, Vice President; **Dennis Ching**, Vice President; **Nadine Ogata**, Vice President; **Ginger Matsukawa**, Vice President; **Wayne Tomita**, Treasurer.

BRANCH – OAHU

| | | | | |
|---------|----------------------------|---------|--------|-------|
| Waialae | 3465 Waiialae Ave, # 380 | Waialae | Hawaii | 96816 |
| Waipio | 94-1040 Waipio Uka St, # G | Waipio | Hawaii | 96797 |

BRANCH – HAWAII

| | | | | |
|-------------|--------------------------|-------------|--------|-------|
| Hilo | 688 Kinoole St, # 121 | Hilo | Hawaii | 96720 |
| Kailua-Kona | 75-5591 Palani Rd, # 204 | Kailua-Kona | Hawaii | 96740 |

BRANCH – MAUI

| | | | | |
|---------|-----------------------|---------|--------|-------|
| Wailuku | 24 N Church St, # 410 | Wailuku | Hawaii | 96793 |
|---------|-----------------------|---------|--------|-------|

**Directory of Escrow Depository
Companies**

OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.

733 Bishop Street, Suites 2700
Honolulu, Hawaii 96813
Tel (808) 566-0100

Richard A. Cecchetti, Chairman of the Board and President; **Carleton R. Lago**, Senior Vice President and Secretary; **Robert S. Davis**, Senior vice President and General counsel, **Sally Leimbach**, Senior Vice President; **Charles G. Gregory**, Treasurer and Chief Financial Officer.

| BRANCH – OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|---------------|----------------------------|------------|--------|----------|
| Honolulu | 3465 Waialae Ave, # 390 | Honolulu | Hawaii | 96816 |
| Kailua | 116 Hekili St, # 7 | Kailua | Hawaii | 96734 |
| Pearlridge | 98-211 Pali Momi St, # 535 | Pearl City | Hawaii | 96701 |

BRANCH – MAUI

| | | | | |
|---------|------------------------|---------|--------|-------|
| Kahului | 33 Lono Ave, # 170 | Kahului | Hawaii | 96732 |
| Kihei | 380 Huku Lii Pl, # 206 | Kihei | Hawaii | 96753 |
| Lahaina | 10 Hoohui Rd, # 210 | Lahaina | Hawaii | 96761 |

SECURITY TITLE CORPORATION

1164 Bishop Street, Suite 1611
Honolulu, Hawaii 96813
Tel (808) 535-6000

Jack K. Palk, Chairman of the Board and Secretary; **David P. Palk**, President and Treasurer; **Rachel P. Romena**, Vice President.

| BRANCH – HAWAII | ADDRESS | CITY | STATE | ZIP CODE |
|-----------------|-------------------|------|--------|----------|
| Hilo | 427 B Kilauea Ave | Hilo | Hawaii | 96720 |

BRANCH – KAUAI

| | | | | |
|-------|----------------------------|-------|-------|-------|
| Lihue | 4370 Kukui Grove St, # 207 | Lihue | Kauai | 96766 |
|-------|----------------------------|-------|-------|-------|

**Directory of Escrow Depository
Companies**

TITLE GUARANTY ESCROW SERVICES, INC.

235 Queen Street
Honolulu, Hawaii 96813
Tel (808) 539-7760

Manager - **Glen Y. Ajimine**

David Pietsch, Jr., President; **Dennis Hinahara**, Senior Vice President; **Glen Y. Ajimine**, Senior Vice President; **John Jubinsky**, Secretary; **George M. Sawai**, Treasurer and Assistant Secretary.

| BRANCH - OAHU | ADDRESS | CITY | STATE | ZIP CODE |
|-----------------------------|-----------------------------------|-------------|--------|----------|
| Hawaii-Kai | 6600 Kalaniana'ole Hwy, # 108A | Hawaii Kai | Hawaii | 96825 |
| Kahala | 4211 Waialae Ave, # 111 | Honolulu | Hawaii | 96816 |
| Kailua | 111 Hekili St | Kailua | Hawaii | 96734 |
| Mililani | 95-1091 Aina Mauka Dr | Mililani | Hawaii | 96789 |
| Pearlridge | 98-151 Pali Momi St, # 115 | Pearl City | Hawaii | 96701 |
| Waipahu | 94-210 Pupukahi St, # 102 | Waipahu | Hawaii | 96797 |
| Ward | 210 Ward Ave, # 118 | Honolulu | Hawaii | 96814 |
| BRANCH – HAWAII | | | | |
| Hilo | 450 Kilauea Ave | Hilo | Hawaii | 96720 |
| Kailua-Kona | 75-170 Huala'alai Rd, # C301 | Kailua-Kona | Hawaii | 96740 |
| Kamuela | Carter Professional Center, # 101 | Kamuela | Hawaii | 96743 |
| BRANCH – KAUAI | | | | |
| Lihue | 4414 Kukui Grove, # 204 | Lihue | Hawaii | 96766 |
| Princeville Shopping Center | 5-4280 Kuhio Hwy, # G-207 | Princeville | Hawaii | 96722 |
| BRANCH – MAUI | | | | |
| Kahului | 80 Puunene Ave | Kahului | Hawaii | 96732 |
| Kihei | 49 E Lipoa St, # 29 | Kihei | Hawaii | 96753 |
| Lahaina | 3350 Lower Howapiilani Rd | Lahaina | Hawaii | 96761 |
| Wailuku | 2103 Wells St, # C | Wailuku | Hawaii | 96793 |

Neither the Division of Financial Institutions nor any party connected therewith makes any warranty or representation or assumes any responsibility with respect to the accuracy or completeness of the within information and statements of condition, either as supplied to this Office or as reported herein.

The Division of Financial Institutions - Historical Perspective

The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.

Deputy Bank Examiner

| | |
|----------------------|-------------|
| M. H. Drummond | 1913 - 1919 |
| D. P. Truesdale | 1919 - 1926 |
| H. A. Asch | 1926 - 1934 |
| W. W. King | 1934 - 1941 |
| Albert J. Cantrelle | 1941 - 1945 |
| William Lederer, Jr. | 1945 - 1953 |
| Charles J. Gillespie | 1953 - 1966 |
| Lester G. L. Wee | 1966 - 1982 |

Commissioner of Financial Institutions

| | |
|--------------------|-------------------------------------|
| Donna A. Tanoue | 1982 - 1987 |
| Clifford K. Higa | 1987 - 1993 |
| Lynne H. Himeda | February 1, 1993 to July 31, 1993 |
| Raymond K. Muraoka | August 1, 1993 to December 30, 1994 |
| Lynn Y. Wakatsuki | January 1, 1995 to Present |